

Car Insurance Presents Many Odd Problems

Policyholders Urged to Check Up on Policy So as to Avoid a Misunderstanding Over Protection Afforded

Terms Should Be Proved

Property Damage, Collisions, Fire and Theft Liabilities All Have Definite Clauses

By Frank L. Gardner
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With the number of automobiles in service increasing every day and the record of accidents growing correspondingly, it behooves the motor car owner to read his insurance policy and make sure that he is properly protected. It would be wise also for him to check up the company in which he carries insurance and make certain that it is a sound one. When a claim develops it frequently occurs that the policyholder discovers himself to have been laboring under a misunderstanding as to his protection.

Public liability, a form of coverage much needed nowadays, protects the owner of an automobile against legal liability because of personal injuries to other persons due to the maintenance or operation of his car. This protection is usually quite broad and shields the owner against almost any conceivable kind of claim or suit that may be brought against him because of personal injury done by his automobile. The policy, however, does not offer protection while the car is being operated in a race or speed contest, nor while it is being driven by a person under sixteen years of age. It also excludes coverage while the car is being used as a taxicab or bus, unless the owner has paid the proper premium covering this special hazard.

As ordinarily written, a public liability policy provides that the company will pay any loss up to \$10,000 for injuries to more than one person in any one accident, subject, however, to a limit of \$5,000 for a single person. By paying 25 per cent more premium the owner can get twice as much insurance coverage and about ten times as much by paying approximately 45 per cent more premium. Most of the losses are small ones, so that it naturally takes more premium to cover the first \$5,000 than it does to cover the next \$5,000, and so on up the scale.

The property damage coverage protects the owner against liability for whatever damage his car does to other people's property. The same exclusions appear in this policy as in that covering public liability and, in addition, coverage is excluded for any property carried in or upon the insured automobile. The standard limit for a property damage policy is \$1,000, although higher limits may be purchased. Collision insurance protects the owner against damage to his own car. This policy is printed in three forms—full coverage, which protects for every collision loss, no matter how small; "\$50 deductible," which is sold

Football to Draw Hundreds Of Motorists to Princeton

Routes Suggested for Those Who Will Take Trip From This City

Hundreds of motorists in this city are planning to hear the whistle that will plunge "Old Nassau" and "Old Eli" into the annual football argument on the gridiron at Princeton next Saturday. If the weather is fine and crisp, the trip from New York to the field will be marked with exhilaration, which will add zest to the watching of the keen contest which is expected.

Two routes are suggested for those whose cars are going to the game.

Route No. 1

Leaving Forty-second Street Ferry, the Hudson Boulevard to Newark Avenue, Jersey City, turning right across the meadows to Newark; leaving Newark on the Lincoln Highway, passing through Elizabeth, Rahway, Metuchen, where a short detour will be encountered, into New Brunswick. This detour is reported in poor condition. From New Brunswick the road to Princeton is reported in good condition.

Route No. 2

Ferry to St. George, Staten Island, and the Amboy Road through New Dorp, Great Kills into Totenville; ferry to Perth Amboy, thence through South Amboy, Parlin, South River, Weston's Mills, New Brunswick and the Lincoln Highway to Princeton.

at a much cheaper rate and requires the owner to pay his own loss up to \$50 and to pay the first \$50 of any larger loss. The "\$100 deductible" coverage, which sells at a still cheaper rate, requires the owner to pay the first \$100 of each loss.

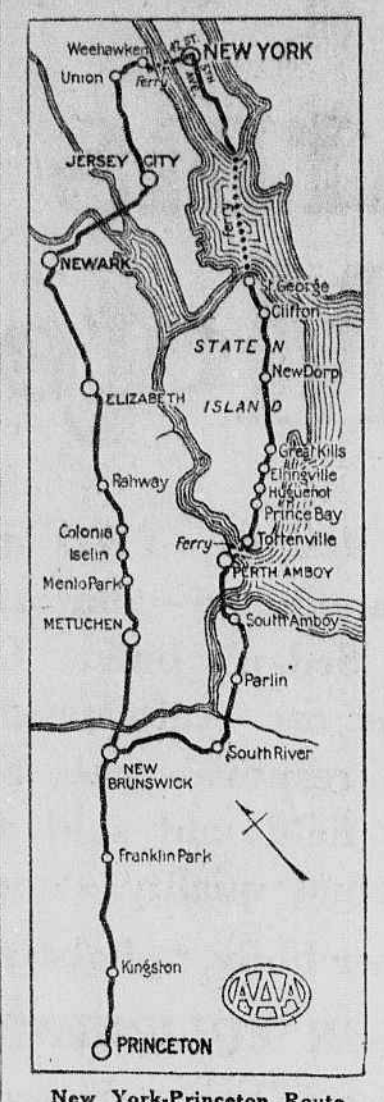
Where an "owner driven only policy" is issued there is a reduction of 20 per cent from the basic pleasure car rates, where an automobile is owned by one person and the driving is not only limited to private purposes but also to the owner. The thought is that this restriction materially reduces the risk, with a corresponding improvement in the hazard from an insurance standpoint. It is assumed that in such cases the car will be in the garage or safely parked while the assured is in his office attending to his customary duties. It should be clearly understood that an "owner driven only policy" means just what it says and that the company may deny liability if an accident occurs while the car is being driven by some person other than the assured, or thought because the latter may be a passenger in the car at the time.

Fire and Theft Rates

Fire and theft insurance are self-explanatory, but some policies exclude the small equipment losses, such as the loss of spare tires or motor parts. Some require that the owner stand one-quarter of the loss, while others provide full coverage.

The theft rates depend primarily on the type of car being insured. Popular makes are stolen much more frequently than cars that are seldom heard of, first, because it is harder to detect the thief and, second, because the thief finds it easier to dispose of a popular car.

The point of moral hazard is one



New York-Princeton Route

that has received considerable mention, and as customarily used, applies only to bad moral risks—individuals who conspire to defraud the insurance companies. Sometimes when a man purchases a car during a period of high prices and insures the vehicle at its full value he is tempted later, when prices have been reduced and the car is no longer new, to destroy the car and collect his insurance. A good many dishonest individuals have attempted this. There have been more than twice as many cars burned upon lonely country roads during the last two years than ever before. Similarly, a great many cars have been "stolen" that never would have been had not the owner over-insured his car. Even where an owner does not deliberately conspire with criminals to have his car "stolen" he sometimes will be as careless as he knows how to be in the hope that some one will happen along and appropriate his conveyance.

The insurance companies feel that the remedy lies in requiring the owner to insure his car for less than it is worth, so that he will always have an inducement to protect his property. This, of course, is a difficult matter to arrange because policies run for a full period of twelve months, during which time the value of a car changes quite materially.

Motor Slogan Of Efficiency, Safety Urged

Need of Training in Colleges and Better Regulation of Traffic Stressed at Highway Board Meeting

Plans for Unified Code

General Education of Public and Drivers Is Basis of Protective Crusade

Efficiency and safety must be the slogan of the motorist of the future.

This fact was emphasized at the conference of the Highway Education Board, Washington, October 28 to 29, in which many motorists of the country were represented through delegates appointed from the National Motorists' Association.

Resolutions approved by the conference stress the need for training in schools and colleges, which will make for better regulation and segregation of highway traffic and more safety for life and limb. A study of the sociological aspects of highway transportation in the interest of the farm population also was presented in resolutions and given approval.

Unified Traffic Code

Working with a unified traffic code as its objective, the Highway Education Board will call attention to the need for study of traffic administration, the careful registration of vehicles, and the education of both drivers and the general public.

To this end the student in engineering schools will be taught the design of highway and rolling stock, the engineering features of highways and streets, and the important part which is played by parking spaces, safety zones, cross walks, street intersections, etc. The best types of signs, traffic devices for the guidance of pedestrians and drivers, and vehicle and traffic lights will be studied, looking to the standardization of same.

The farm population, it is pointed out, should be brought in closer touch for social and economic purposes with trade, professional service, hospitals, churches, schools and amusements.

On the subject of the marking of country highways, to which the National Motorists' Association has already given constructive attention, the resolutions adopted say, in part: "Since more than 30,000,000 people live on country roads, other than the main trunk line highways, it is obvious that any general program of road building and road marking should have this important element continually in mind."

"If the farm element is given the proper incentive, it will more cheerfully and more generally support a road building program. This will make bond issues much easier to float. Among the many things which could possibly be done to stimulate the interest of the farmer, none would

\$14,553,600 a Year Lost by "Gas" Waste

An economic loss of \$14,553,000 a year to the nation is laid to gasoline wastage. This gigantic "leak," which occurs through evaporation, is directly due to failure to properly insulate tanks, say Federal experts.

be of greater value than to provide with a definite house number. He could get parcels delivered to him without difficulty, could receive calls more frequently and in greater number from the city dweller, and in turn could travel to better advantage himself in calling on people in either near-by cities or country."

Other subjects treated in the resolution on the Sociological Aspect of Highway Transportation are as follows:

Need for research, planning highways according to future needs, training of highway engineers, appeal to all persons engaged in highway construction, national growth and stability, decentralization of city homes, women and highways, arrangement of village life and study of neighborhood life.

Professor C. J. Hughes, of Harvard University was the chairman of the committee on "Teaching Highway Traffic Regulation and Safety," and Professor C. J. Galpin, economist in charge of Farm Population and Rural Life of the United States Department of Agriculture, was chairman of the committee on "Sociological Aspect of Highway Transportation."

Uniform Traffic Rules in Cities Urged by N. M. A.

One of the outstanding features of the program of the N. M. A., the working out of fundamental and more nearly uniform principles for handling traffic in the larger cities, is being given full consideration, and steps looking to the carrying out in detail of this important work are being taken.

The standardization of traffic regulations is just as important as standardization in connection with industrial activities. Uniform regulations are needed as to general traffic laws, to the end that tourists may enter a strange city with confidence and not in fear of violating regulations.

Naturally, there are some local regulations suggested by the physical conditions in different cities which apply only to the one city.

British Manufacturers Turn To Low-Priced Automobiles

Several producers of high-powered cars in Great Britain are announcing 1923 models of lighter and lower-powered types to sell at a price considerably below that of their larger cars in order to meet the popular demand for small, economical vehicles, it is reported.

The overhead valve gear is gaining in popularity as a requisite for increased efficiency and silence in running. There is an increasing demand for spare tire covers of a waterproof nature, padlocking devices and anti-splash mud guards.

Auto Exports For 8 Months Gain Steadily

Machines Shipped Abroad Up to Sept. 1 Given as \$38,186,905; Same Period 1921, \$32,740,801

Boom in Trailer Trade

Total Value of Passenger Cars, Except Electric, Reported as \$32,659,839

Despite the discouraging fluctuations of exchange rates and other disquieting factors abroad, the automobile exports for the first eight months of this year show a steady gain over the same period in 1921. Dealers in general throughout the United States express satisfaction over the sales reports, although the manufacturers of parts have not been so fortunate as heretofore.

In the official report given out by the Department of Commerce, with figures compiled to the end of August, it is shown that \$38,186,905 worth of automobiles, including chassis, were exported to that date. Last year it was \$32,740,801 for a similar length of time.

The total value of passenger cars, except electric, is given as \$32,659,839. Motor trucks and busses, excluding electric, \$5,250,281. Electric trucks and passenger cars, \$276,785.

Parts of automobiles, except engines and tires, total \$25,183,496. A sudden demand for trailers is bared by the Federal report. Last year there was practically no call for them abroad. This year 392 have been sold. They were valued at \$139,565.

Reports of the United States Department of Commerce record that motor truck production in September, 1922, was 27 per cent above September, 1921, though showing an expected decline from summer business. The output for September, this year, was 18,843, for August, this year, 24,209, and for September, 1921, 13,648.

California Claims Lead In Motor Registration

California now is claiming the lead in motor car registration for the United States. The Los Angeles Chamber of Commerce has issued a statement saying that the present total for the state is 837,000, almost one-third of which was in Los Angeles County.

According to the figures given out on the Pacific Coast the registration in New York State was 812,031 on January 1. The increase of cars registered this year in California is set at 30 per cent over last year. Californians declare that this percentage is a greater ratio than that ever achieved by any other state in the Union.

The extraordinary increase in the number of automobiles is attributed to the good roads that form a network over the state, and the climatic conditions that permit pleasurable touring almost every day in the year.

France Honors Col. Clifton For His Wartime Services

Colonel Charles Clifton, president of the National Automobile Chamber of Commerce, has been made a member of the Legion of Honor of France, in recognition of his wartime services to France in connection with motor truck production and supplies. The induction ceremonies took place at the Buffalo Club in Buffalo.

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